Fees and Charges

General fees for financial services (including 10% VAT) as from 1st November 2009

CHEQUE ACCOUNTS	
Opening of account	
Client using facility for first time	Free
Closing of account	P50.00
Monthly maintenance fees	
Personal	P33.00
Business	P55.00
Transaction fees	
Personal	0.3% per P100.00 min P3.00 max P6.00
Business	0.5% per P100.00 min P5.00 max P20.00
Other	
Issuing of cheque book (40 page)	P22.00
Issuing of cheque book (100 page)	P44.00
Dishonoured cheque	P220.00
Overdrawn fees	P220.00
Stop payment of cheques (per item)	P55.00
Mailing of cheque book	P22.00
SAVINGS ACCOUNTS	
Opening of account	
Minimum balance	P75.00
Closing of account	P50.00
Withdrawals	
At teller with ATM card or withdrawal slip	P22.00
DEPOSITS	
Cash deposit fees - individuals business	0.3% of amount 0.5% of amount
Cheque deposit fees	Free
Post-dated cheques (per cheque)	P33.00
Deposit correction	P33.00
Recalled deposit item	P33.00
Deposit books	min P15.50 max P27.50

VARIOUS	
Stop payments (per payment)	P55.00
Statements (monthly)	Free
Statements (preliminary)	P5.50
Photocopies (per page)	P2.20
Holding post-dated cheques	P22.00
Fax and telephone flat fees	P11.00
Copies of past account statements (per statement)	P22.00
Balance certificate	P22.00
Bank reports to other banks	P22.00
Bank statement delivery	P16.50
Bank cheques	P44.00
Auditors' certificates	P22.00
ATM SERVICES	
ATM transactions	
Own ATM	
Withdrawal (per transaction)	P2.20
Balance enquiry	0.55
VISA ATM	
Withdrawal (per transaction)	P3.30
Balance enquiry	P1.65
First issue of card	
VISA Electron	Free
Replacement of lost and/or damaged card	
VISA Electron	P55.00
Annual fee	P55.00
TRANSFERS/PAYMENTS	
Standing order	P11.00
Direct debits	As per applicable transaction fee
SWIFT	0.3% of value min P55.00 max P275.00
Telegraphic transfers	0.3% of value min P55.00 max P275.00

FOREIGN EXCHANGE	
Purchase of foreign notes	2.5% of the Pula value min P11.00 max P148.50
Sale of foreign notes	2.5% of the Pula value min P11.00 max P148.50
Purchase of travellers cheques	2.5% of the Pula value min P33.00 max P330.00
Sale of travellers cheques	2.5% of the Pula value min P33.00 max P330.00
Sales of foreign drafts	2.5% of the Pula value min P33.00 max P330.00
Purchase of foreign drafts	2.5% of the Pula value min P33.00 max P330.00
ADVANCES AND OVERDRAFT FACILITIES	
Arrangement fees	
Overdraft	0.5% of value min P100.00
Personal	0.5% of value min P100.00
Penalty interest (on the amount exceeding the arranged overdraft limit)	5%
Overdraft notice of irregularity/reminders	P22.00
Annual review of facility	P55.00
MORTGAGE LENDING	
Arrangement fees	0.5% of value min P500.00
INSTALMENT FINANCE	
Arrangement fees	0.5% of value min P500.00
INTERNATIONAL PAYMENTS	
Incoming	
SWIFT transfer, bank draft, mail transfer	0.3% of value min P55.00 max P275.00
Outward	
SWIFT transfer	0.3% of value min P55.00 max P275.00
Bank draft	0.25% of value min P50.00 max P500.00
GUARANTEES AND LETTERS OF CREDIT	
Advising commissions	P220.00
Confirming commissions	0.5% of value every 6 months
Guarantee commission	1% min P110.00

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